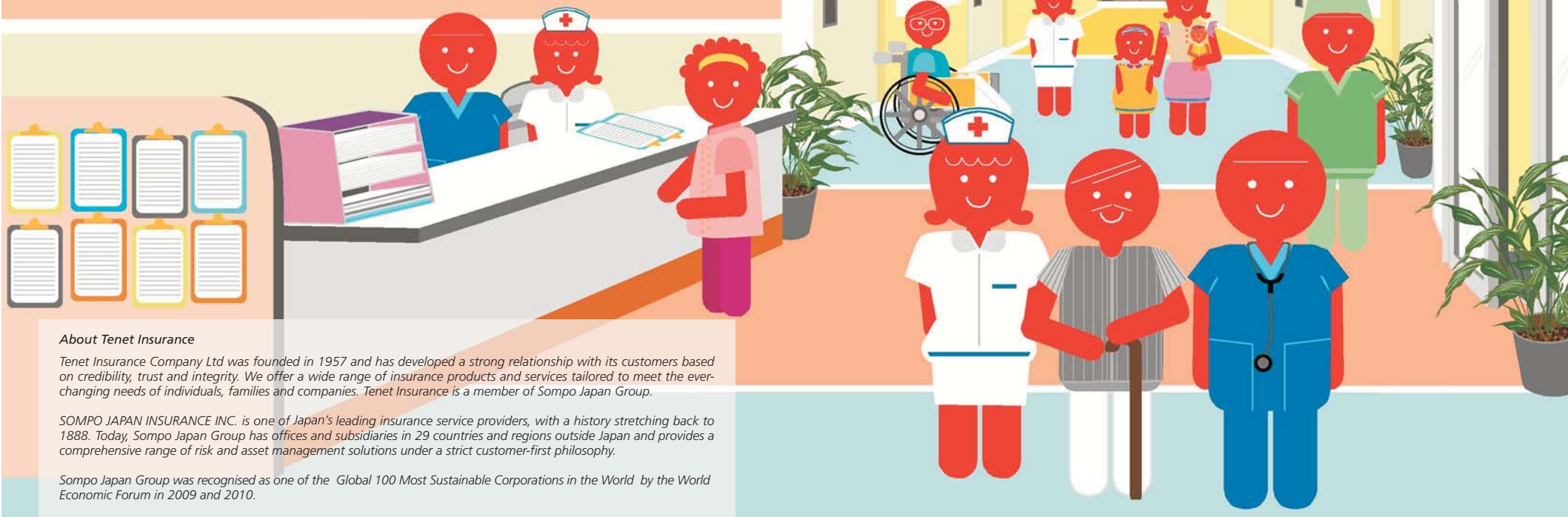


Tenet Insurance Company Ltd

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About Tenet Insurance

Tenet Insurance Company Ltd was founded in 1957 and has developed a strong relationship with its customers based on credibility, trust and integrity. We offer a wide range of insurance products and services tailored to meet the ever-changing needs of individuals, families and companies. Tenet Insurance is a member of Sompo Japan Group.

SOMPO JAPAN INSURANCE INC. is one of Japan's leading insurance service providers, with a history stretching back to 1888. Today, Sompo Japan Group has offices and subsidiaries in 29 countries and regions outside Japan and provides a comprehensive range of risk and asset management solutions under a strict customer-first philosophy.

Sompo Japan Group was recognised as one of the Global 100 Most Sustainable Corporations in the World by the World Economic Forum in 2009 and 2010.

PRODUCT SUMMARY HIGHLIGHTS & KEY PRODUCT PROVISIONS

- **You will Enjoy Continuous Renewal** of your policy regardless of your health condition and irrespective of the number of claims you have made so long as you have not exceeded your Lifetime Benefit or Age limit. Plus unlike many insurance policies that give the insurer the right to terminate coverage at any time by giving 30 days notice, *MediWell Plus* provides for limited termination provisions. Continuance of coverage may be affected due to material increase in the circumstances of the risk, such as change in your residential status, entry into full-time military service or the change to a more hazardous occupation.
- **You will not be Penalised Based Upon Your Claims Experience** or medical condition. Your premium on renewal will change when you move to a new age group. The premiums payable for this coverage are not guaranteed and may well be adjusted from time to time for inflation of medical costs.
- **Cashless Admission-** Letter of Guarantee to any Hospitals in Singapore and payment of In-patient hospitalization expenses incurred locally if you arrange for the admission at least 5 days in advance via our Call Centre Hotline, available from Monday to Friday, 8.30am to 5.30pm.

Emergency Admission — Any admission after office hours or weekends, including overseas admission will be on a reimbursement basis.

- **Worldwide Coverage with Option to go Overseas for Treatment-** You are covered whenever you travel abroad for business or leisure for up to 180 consecutive days. You can claim for eligible expenses incurred anywhere in the world if you have been residing overseas for not more than 90 days consecutively. If you have been residing overseas for more than 90 consecutive days and up to 180 days, the benefits payable shall be adjusted to the costs incurred if the treatment or services were carried out at the National University Hospital (NUH) Singapore. After 180 days the coverage will cease unless otherwise agreed by us.

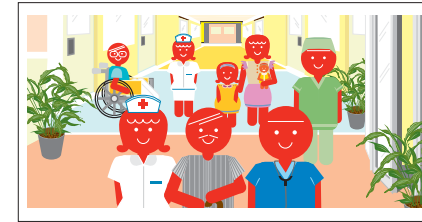
You can also opt to go overseas for medical treatment for which you will be reimbursed an amount compatible with that charged by the NUH for such treatment.

- **Additional Organ Transplant Limit-** In addition to your annual cover limit *MediWell Plus* provides a separate annual limit for organ transplant. With this additional benefit, costs incurred for the transplant will not exhaust your annual limit. Other insurance policies often provide coverage for an organ transplant within your annual limit.

IMPORTANT NOTICE:

Buying health insurance products that are not suitable for you may impact your ability to finance your future healthcare needs. We encourage you to discuss your insurance requirements with us, or your insurance advisor. This product write-up is not a contract of insurance. The specific terms conditions and exclusions are set out in the policy. Please refer to our office should you require a specimen copy of your policy wording.

Product Summary version: July 2010



Want freedom from the financial hardships of illness?

Tenet's MediWell Plus provides you and your family with immunity against the tensions and strains set upon you when an unfortunate illness or accident strikes. It enables you to cope and get back to full health as soon as possible.

Eat healthy, exercise regularly, sleep well and make sure you're well looked after with **Tenet's MediWell Plus** plan.

FEATURES AND HIGHLIGHTS

- **Continuous Renewal** of Policy regardless of your health condition or claims
- **Cashless Admission** to any Hospitals in Singapore with Letter of Guarantee and Payment of In-patient hospitalization expenses
- **Free Choice of Hospitals** (except Plan D), doctors and no sub-limits for In-patient Benefits
- **Maximum Coverage** for Surgical Fees without any sub-limits by types of surgical operations
- **Unlimited Cover** for Emergency Medical Evacuation & Repatriation
- **24-Hour Access** to Medical and Travel Assistance in Singapore and Overseas
- **Additional Organ Transplant Limit** in addition to annual cover limit
- **Family Discount and Deductible/Co-insurance Discounts** up to 47.5%
- **30 days Grace Period** should you forget to renew policy
- **14 days Free Look Period** for new applications

MEDIWELL PLUS PLANS

We understand that each person has different insurance needs, Tenet's **MediWell^{Plus}** offers the flexibility to mix & match the 4 Plans available to best suit you and each of your family members. Besides, with no compulsory deductible or co-insurance, you can have a peace of mind to enjoy coverage from the very 1st dollar of medical expenses incurred.

SCHEDULE OF BENEFITS

(SGD)

BASIC COVER

PER-DISABILITY LIMIT Unless Otherwise Indicated	PLAN A	PLAN B	PLAN C	PLAN D *Restructured Hospitals
A. In-Patient Benefits				
Hospital Room & Board	1- Bedded	2-Bedded	4- Bedded	\$150 per day (No Time Limit)
In-Patient Benefits	As Charged • Intensive Care • Surgical fees including Day Surgery • Hospital Miscellaneous Services • Pre-hospitalisation (30 days) and Post-hospitalisation (90 days) treatment expenses			
B. Out-Patient Benefits For Kidney Dialysis/Cancer Treatment (per policy year)				
Out-Patient Kidney Dialysis Treatment	\$100,000	\$50,000	\$25,000	\$10,000
Out-Patient Cancer Treatment	\$100,000	\$50,000	\$25,000	\$10,000
C. Other Out-Patient Benefits				
Emergency Accidental Out-Patient Treatment	As Charged			
Accidental Dental Treatment	\$1,000	\$500	\$500	Not Covered
D. Miscellaneous Benefits				
Home Nursing (per policy year maximum 26 weeks)	\$8,000	\$3,000	\$1,750	\$1,500
Prosthesis / Implant	\$5,000	\$3,000	\$2,000	\$1,500
Ambulance fee	As Charged			
Special Grant on death from covered disability	\$3,000	\$3,000	\$3,000	\$3,000
Registered Bone-Setter fees for accidental injuries (per policy year)	\$250	\$250	\$250	Not Covered
Accidental Miscarriage	\$1,000	\$500	\$500	Not Covered
Acupuncture performed in a hospital (per policy year)	\$200	\$200	\$200	Not Covered
Parental Accommodation Allowance per day up to 30 days (as companion for Insured child below 12 years)	\$150	\$100	\$50	Not Covered
Emergency Assistance including Medical Evacuation & Repatriation	Unlimited			

POLICY LIMITS

(SGD)

LIMITS (Excluding Emergency Assistance)

ANNUAL OVERALL LIMIT	\$300,000	\$175,000	\$100,000	\$50,000
ADDITIONAL YEARLY LIMIT FOR ORGAN TRANSPLANT (in respect of heart, liver, kidney, lung and bone marrow only)	\$100,000	\$50,000	\$25,000	\$10,000
MAXIMUM BENEFITS PER LIFETIME	\$1,500,000	\$875,000	\$500,000	\$250,000

OPTIONAL RIDERS

A. DREAD DISEASE COVER

Subject to: • Pre-existing Condition Exclusion • Waiting Period of 90 days from date of insurance cover commencement • 30 days survival period from 1st confirmed diagnosis	Lump Sum Payout of \$10,000 on 1st confirmed diagnosis of any of the 10 dread diseases below:- • Major Cancers • Coronary Artery By-pass Surgery • Major Organ/Bone Marrow Transplant • Kidney Failure • Stroke • Paralysis (Loss of Use of Limbs) • Heart Attack • Major Burns • Blindness (Loss of Sight) • Coma
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B. HOSPITAL CASH ALLOWANCE

Daily cash benefit of \$100 per day, up to 90 days for each day of hospitalization

FAMILY / DEDUCTIBLE / CO-INSURANCE DISCOUNTS

Family Discount if you insure your Spouse and/or Dependent Children

Number of Family Members insured in the same Policy	Discount
2 to 3 family members	5%
4 or more family members	10%

Deductible Discount

If you choose to bear the following amount of Deductible per Annum	Discount
S\$500	2.5%
S\$1,000	5%
S\$2,000	10%
S\$5,000	17.5%

Co-Insurance Discount

If you choose to bear a percentage of the claimable amount as Co-Insurance	Discount
10%	10%
20%	20%

* Restructured Hospital refers to privatised government hospitals and medical centres in Singapore such as Alexandra Hospital, Changi General Hospital, KK Women's and Children Hospital, National Heart Centre and National Cancer Centre, Singapore General Hospital and Tan Tock Seng Hospital.

Ask about
Auto-Renewal
with GIRO
Payment

(SGD)

PREMIUM TABLE

Based on Age Next Birthday at Commencement or Renewal Date (before GST)

AGE BAND (MALE)

	PLAN A	PLAN B	PLAN C	PLAN D
Child	\$698	\$527	\$354	\$264
19 - 30	\$821	\$614	\$410	\$303
31 - 40	\$1,058	\$780	\$516	\$377
41 - 50	\$1,499	\$1,069	\$693	\$497
51 - 60	\$2,510	\$1,702	\$1,076	\$746
61 - 65 (for renewals only)	\$3,980	\$2,630	\$1,642	\$1,121
66 - 70 (for renewals only)	\$5,399	\$3,574	\$2,240	\$1,540
71 - 75 (for renewals only)	\$7,160	\$4,744	\$2,983	\$2,065

AGE BAND (FEMALE)

	PLAN A	PLAN B	PLAN C	PLAN D
Child	\$698	\$527	\$354	\$264
19 - 30	\$977	\$728	\$483	\$356
31 - 40	\$1,305	\$946	\$617	\$445
41 - 50	\$1,873	\$1,297	\$825	\$576
51 - 60	\$2,517	\$1,699	\$1,070	\$737
61 - 65 (for renewals only)	\$3,254	\$2,167	\$1,359	\$935
66 - 70 (for renewals only)	\$4,403	\$2,931	\$1,841	\$1,273
71 - 75 (for renewals only)	\$6,254	\$4,218	\$2,674	\$1,876

OPTIONAL RIDERS

A. DREAD DISEASE COVER

Child	\$6
17 - 30	\$12
31 - 35	\$19
36 - 40	\$33
41 - 45	\$54
46 - 50	\$85
51 - 55	\$126
56 - 60	\$176
61 - 65 (for renewals only)	\$231
66 - 75 (for renewals only)	N.A

B. HOSPITAL CASH ALLOWANCE

Child	\$14
17 - 40	\$50
41 - 50	\$57
51 - 60	\$87
61 - 65 (for renewals only)	\$155
66 - 70 (for renewals only)	\$257
71 - 75 (for renewals only)	\$512

* Additional premium for riders are not subject to discounts entitlements

QUESTIONS & ANSWERS

- Who can Apply?** Anyone between the age of 19 to 60 years old who are Singaporeans, Permanent Residents or Foreigners with valid employment, dependent, student, long term social visit passes, and are residing in Singapore can apply. You can enjoy a family discount of up to 10% if you are also applying for your spouse and children. Dependent children should select the same plan or lower plan than yours, and adult premium rates would apply to those age 19 years and above. Standalone Child applications must be referred to our office and will be subjected to a minimum loading of 15%.

Occupations that are excluded for MediWell Plus are:

Air crew members, pilot, occupations involving aviation activities, ship crew members or workers onboard vessels, stevedores, shipbreakers, occupations involving height exceeding 30 ft above ground or floor level &/or works underground &/or travel beyond normal speed on land &/or handling of hazardous chemicals, electricity, occupations involving diving, platforms, oil rig and/or offshore work, fire-fighting, police, armed forces, military operations, persons engaged in heavy manual work involving the use of heavy tools and machinery, construction worker, truck driver, professional sports teams, professional jockeys, welder, machinist.

- Are the premiums printed the standard rates applicable?** The premiums are based on persons with standard health who are in Class I and II occupations, which are defined as:

Class I - Persons engaged in professional, managerial, administration, clerical and non-manual occupations generally

Class II - Persons engaged in work of a supervisory nature and all others not in Class I whose duties may involve occasional light manual work but not using tools or machinery or exposed to any special hazard (e.g. Clerk-of-Work, Sub-Contractor, Supervisor). Persons who are required to travel outside office for business or Professional purposes but not engaging in manual labour (e.g. Salesman).

Please check with us separately for all occupations involving manual work and not within the above definitions. Premium loadings may be applied for applicants with medical conditions or who are employed in more hazardous occupations.

- What is 'Free Look Benefit'? Will I be entitled to premium refund if I need to cancel the policy?** Enjoy 14 days 'Free Look' from the day you receive your insurance policy. If this policy is not suitable for you, you can arrange to cancel your policy within this period and receive a full refund on the payment made, no questions asked! Beyond the 'Free Look' period, we will refund you the balance premium after deducting our customary short-term premium or minimum premium provided no claim has been made under the policy. 'Free Look' is not applicable to renewals.
- Is there a Waiting Period before a claim can be made?** Benefits for illnesses or sickness will only be paid if diagnosed after 30 days from the inception of the policy, except in the case of accidental injuries where you are covered immediately.
- What are considered as Material Changes for which I will need to notify Tenet Insurance?** You will need to notify us for any change, which may result in a material increase in the circumstances of the risk, such as the change in your country of residence or if you intend to reside overseas for a period longer than 90 consecutive days, change in occupation or business, habits or pursuits. Additional Premium may be required for the continuance of coverage.
- What are the main Exclusions?** There are certain conditions under which no benefits will be payable. These are stated as exclusions in the contract. The exclusions for this plan include, but are not limited to, the following conditions. You are advised to read the policy contract for the full list of exclusions.
 - Pre-existing condition which is an injury, illness or condition, which existed or have developed symptoms or manifestation before the effective date of the cover, which you are aware or should reasonably have been aware.
 - Treatment for congenital abnormalities and physical defects that have been in existence since birth, pregnancy, self-inflicted injury, suicide, drug abuse, alcoholism, mental diseases, cosmetic surgery, AIDS
 - War and the like, riot and civil commotion, terrorism
 - Nuclear fission or radioactive contamination
 - Hazardous activities such as mountaineering or rock climbing involving the use of ropes, underwater activities involving the use of underwater breathing apparatus, bungee jumping, sky diving, hang-gliding, paragliding, parachuting, racing other than on foot or any sports in a professional capacity
 - Expenses recoverable under Workmen's Compensation Insurance